

## Mercurial's solution ... tame[d] a multi-faceted, complex business

### CIRRAS

*The challenge:*

Farmers in BC purchase production insurance each year to manage the risk of crop losses caused by hail, fire, drought, etc. The Ministry of Agriculture, Food and Fisheries engaged a company to create a system to calculate the cost of this insurance, but when the company was unable to complete the project, the Ministry approached Mercurial.

*The solution:*

The Crop Insurance Risk and Reporting Administration System (CIRRAS) is an actuarial accounting application that determines the yearly cost to insure a plot of agricultural land, based on the land's production history.

Using underwriting data and statistical analysis, CIRRAS determines the cost to insure the particular commodity produced on the land, be it tree fruit, berries, grapes, forage, flower bulbs, grain, or vegetables, etc. By amalgamating the previous 14 years

of data, insurance rates for the following year were determined.

CIRRAS includes: Client Tracking, Resource Allocation, Inspections, Claims Monitoring, Policy Creation and Mail-Out, Premium Calculations, Accounts Receivable and Payable, Document Management, and Data Warehousing. The application was developed using ASP.NET, Crystal Reports, IIS and an Oracle 9i database.

*The impact:*

BC's crop insurance became part of the largest underwriting offering in history.

*The result:*

Mercurial's solution used a flexible coding technique and adaptive data modeling to tame a multi-faceted, complex business.

The result is much-improved reporting for the BC government, and a satisfied client.

